

# OFFICIAL MOS

HOME OWNERSHIP  
AND REFINANCE PROGRAM



**CONSOLIDATE ALL OF  
YOUR DEBTS INTO ONE MONTHLY  
PAYMENT, WHICH MAY SAVE  
YOU THOUSANDS PER MONTH.**

- **FANNIE MAE COMMUNITY SOLUTIONS** REFINANCE YOUR CURRENT MORTGAGE TO A LOWER RATE OR PURCHASE A NEW HOME, SECOND HOME OR INVESTMENT PROPERTY.
- **COMMUNITY SOLUTIONS** PROGRAM OFFERS 100% FINANCING FOR LAW ENFORCEMENT AGENTS PURCHASING NEW HOMES.
- **THE ONLY** AUTHORIZED FEDERAL PROGRAM FOR LAW ENFORCEMENT.
- WE ARE NOT A MORTGAGE BROKER, WE ARE A **DIRECT LENDER.**
- **MOS REFINANCE PROGRAM** MAY ALLOW YOU TO TAKE CASH OUT FOR HOME IMPROVEMENT AND/OR TUITION WHILE YOU CONSOLIDATE YOUR DEBTS AND SAVE MONEY.
- LAW ENFORCEMENT AGENTS MAY BE ELIGIBLE FOR **STAR REFINANCE PROGRAM** UNDER FEDERAL EXPANDED APPROVAL PROGRAM EVEN IF CREDIT PROBLEMS EXIST.

- **TRUE NO COST** MORTGAGE AVAILABLE.  
True NO COST mortgage programs available, with NO mortgage broker fees. WE ARE NOT A MORTGAGE BROKER, WE ARE A DIRECT LENDER. Mortgage brokers are intermediaries or "third party providers." They "arrange" loans, they DO NOT make them.
- **OFFICIAL MORTGAGE PROGRAM**  
Fannie Mae Community Solutions Program offers TANGIBLE benefits to sworn law enforcement agents, which will allow Members of Service to take advantage of FEDERAL PROGRAMS for both refinancing as well as purchasing.  
Legal assistance available, PBA vouchers accepted towards the legal fees incurred by MOS purchasing their new home.
- **MOS PROGRAM QUALIFYING COUNTIES:**  
KINGS, QUEENS, RICHMOND, NEW YORK, BRONX, NASSAU, SUFFOLK, WESTCHESTER, ROCKLAND, ORANGE, PUTNAM, DUTCHESS AND ULSTER.  
\*Law Enforcement Community Solutions program through FANNIE MAE for refinance and purchase in above counties. Please call for rules pertaining to other counties.
- **BORROW UP TO 100%**  
**THROUGH MOS PROGRAM, NO PMI REQUIRED!**

**REFINANCE TO RATES  
AS LOW AS 5 3/8% FIXED**

ICC Mortgage Services is a DIRECT LENDER - LICENSED MORTGAGE BANKER, NEW YORK STATE BANKING DEPARTMENT. New York Offices are located at 1600 Stewart Avenue, Westbury, New York 11590. Within New York State call 516-766-3400. Outside New York State 800-500-6323. For information about mortgages in other states by ICC call 516-766-3400. ICC Mortgage Services offers Government Insured Programs, however is not a Government Agency. ICC Mortgage Services is licensed by the Federal Housing Administration and the U.S. Department of Housing & Urban Development. Interest rate of 5 3/8% is estimated at 15 Years for \$250,000 with an APR of 6.363%

**ICC** MORTGAGE  
SERVICES

**WWW.ICCMORTGAGE.COM**

**516-766-3400**

ASK FOR MOS PROGRAM